

Information to identify the case:

Debtor 1	<u>David Fako</u>	Social Security number or ITIN	xxx-xx-8473
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Kelley Fako</u>	Social Security number or ITIN	xxx-xx-4091
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 20-70019-JAD			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

David Fako

Kelley Fako

5/20/25

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
David Fako
Kelley Fako
Debtors

Case No. 20-70019-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7
Date Rcvd: May 20, 2025

User: auto
Form ID: 3180W

Page 1 of 4
Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 22, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ David Fako, Kelley Fako, 12 Harmony Drive, Indiana, PA 15701-7830
15185819	Bb&t, Credit Disputes, Wilson, NC 27894
15185830	Pa Sta Empcu, P.o. Box 1006, Harrisburg, PA 17108
15185832	Sheffield Financial Co, Attn Credit Disputes Dept, Clemmons, NC 27012

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	May 21 2025 03:55:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	May 21 2025 03:55:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: RASEBN@raslg.com	May 21 2025 00:03:00	Federal Home Loan Mortgage Corporation, Robertson, Anschutz, Schneid, Crane & Pa, 13010 Morris Rd., Suite 450, Alpharetta, GA 30004, UNITED STATES 30004-2001
cr	+ EDI: PRA.COM	May 21 2025 03:55:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	May 21 2025 00:03:00	SELECT PORTFOLIO SERVICING, INC, PO Box 65250, Salt Lake City, UT 84165-0250
cr	+ Email/Text: SLSBKNotices@nationalbankruptcy.com	May 21 2025 00:03:00	SPECIALIZED LOAN SERVICING LLC, P.O. Box 9013, Addison, TX 75001-9013
cr	Email/Text: bkelectronicnoticecourtmail@computershare.com	May 21 2025 00:03:00	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129
cr	+ Email/Text: SLSBKNotices@nationalbankruptcy.com	May 21 2025 00:03:00	SPECIALIZED LOAN SERVICING LLC, 14841 DALLAS PKWY SUITE 425, Dallas, TX 75254-8067
15207887	Email/PDF: bncnotices@becket-lee.com	May 21 2025 00:22:26	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15185817	+ Email/PDF: bncnotices@becket-lee.com	May 21 2025 00:10:42	Amex, P.o. Box 981537, El Paso, TX 79998-1537
15185818	+ EDI: TSYS2	May 21 2025 03:55:00	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
15201221	+ Email/Text: bankruptcy@bbandt.com	May 21 2025 00:03:00	Branch Banking and Trust, now Truist, PO Box 1847, Wilson, NC 27894-1847
15185820	+ EDI: CAPITALONE.COM		

District/off: 0315-7

User: auto

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Total Noticed: 44

		May 21 2025 03:55:00	Cap1/cabelas, 4800 Nw 1st Street, Lincoln, NE 68521-4463
15185821	+ EDI: CAPITALONE.COM		
		May 21 2025 03:55:00	Capital One, Po Box 30253, Salt Lake City, UT 84130-0253
15197276	EDI: CAPITALONE.COM		
		May 21 2025 03:55:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15185822	+ EDI: CAPITALONE.COM		
		May 21 2025 03:55:00	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
15185824	+ EDI: CITICORP		
		May 21 2025 03:55:00	Citicards Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
15188532	EDI: DISCOVER		
		May 21 2025 03:55:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15185825	+ EDI: DISCOVER		
		May 21 2025 03:55:00	Discover Fin Svcs Llc, Pob 15316, Wilmington, DE 19850-5316
15507130	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com		
		May 21 2025 00:03:00	Federal Home Loan Mortgage Corporation, as Trustee, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
15185826	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com		
		May 21 2025 00:03:00	First National Bank of Pennsylvania, 4140 E. State St, Hermitage, PA 16148-3401
15197148	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com		
		May 21 2025 00:03:00	First Natl Bk Of Pa, 4140 E State St, Hermitage, PA 16148-3401
15219503	EDI: JEFFERSONCAP.COM		
		May 21 2025 03:55:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15204002	+ Email/Text: RASEBN@raslg.com		
		May 21 2025 00:03:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15196897	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com		
		May 21 2025 00:03:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
15185827	+ EDI: JPMORGANCHASE		
		May 21 2025 03:55:00	Jpmcb Card, Po Box 15369, Wilmington, DE 19850-5369
15220836	Email/PDF: resurgentbknofications@resurgent.com		
		May 21 2025 00:10:41	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15197150	+ EDI: LENDNGCLUB		
		May 21 2025 03:55:00	Lending Club Corp, 595 Market St, San Francisco, CA 94105-5839
15185828	+ EDI: LENDNGCLUB		
		May 21 2025 03:55:00	LendingClub Corporation, 595 Market St, Suite 200, San Francisco, CA 94105-2802
15194292	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org		
		May 21 2025 00:03:00	NAVIENT SOLUTIONS, LLC. ON BEHALF OF, Ascendium Education Solutions, Inc., Po Box 8961, Madison, WI 53708-8961
15185829	+ Email/PDF: Bankruptcy_Prod@mohela.com		
		May 21 2025 00:10:44	Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
15319021	Email/Text: peritus@ebn.phinsolutions.com		
		May 21 2025 00:03:00	PERITUS PORTFOLIO SERVICES LLC, PO BOX 141419, Irving, Tx 75014-1419
15211347	EDI: PRA.COM		
		May 21 2025 03:55:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15201267	+ EDI: G2RSPSECU		
		May 21 2025 03:55:00	PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013
15185831	+ Email/PDF: SoFiBKNotifications@resurgent.com		
		May 21 2025 00:22:14	Sflndcorp, One Letterman Drive, San Francisco, CA 94129-1494
15214023	Email/Text: bankruptcy@bbandt.com		
		May 21 2025 00:03:00	Sheffield Financial, PO Box 1847, Wilson, NC

District/off: 0315-7

User: auto

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15247680	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	27894-1847
	May 21 2025 00:03:00	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
15185833	+ EDI: SYNC	
	May 21 2025 03:55:00	Syncb/amazon, Po Box 965015, Orlando, FL 32896-5015
15185834	+ EDI: SYNC	
	May 21 2025 03:55:00	Syncb/lowes, Po Box 956005, Orlando, FL 32896-0001
15186156	^ MEBN	
	May 21 2025 00:00:08	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
TOTAL: 40		

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Federal Home Loan Mortgage Corporation, as Trustee
15185823		Capital One Bank Usa N
15197145		Capital One Bank Usa N
cr	*	PERITUS PORTFOLIO SERVICES LLC, PO BOX 141419, Irving, Tx 75014-1419
cr	*	PSECU, PO Box 67013, Harrisburg, PA 17106-7013
cr	*+	Specialized Loan Servicing LLC, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
15207889	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15209862	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15197139	*+	Amex, P.o. Box 981537, El Paso, TX 79998-1537
15197140	*+	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
15197141	*	Bb&t, Credit Disputes, Wilson, NC 27894
15197142	*+	Cap1/cabelas, 4800 Nw 1st Street, Lincoln, NE 68521-4463
15197143	*+	Capital One, Po Box 30253, Salt Lake City, UT 84130-0253
15197144	*+	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
15197146	*+	Citicards Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
15197147	*+	Discover Fin Svcs Llc, Pob 15316, Wilmington, DE 19850-5316
15197010	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
15197149	*+	Jpmcb Card, Po Box 15369, Wilmington, DE 19850-5369
15197151	*+	Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
15197152	*	Pa Sta Empcu, P.o. Box 1006, Harrisburg, PA 17108
15197153	*+	Sflndcorp, One Letterman Drive, San Francisco, CA 94129-1494
15197154	*	Sheffield Financial Co, Attn Credit Disputes Dept, Clemmons, NC 27012
15197155	*+	Syncb/amazon, Po Box 965015, Orlando, FL 32896-5015
15197156	*+	Syncb/lowes, Po Box 956005, Orlando, FL 32896-0001

TOTAL: 3 Undeliverable, 21 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 22, 2025

Signature: /s/Gustava Winters

District/off: 0315-7

User: auto

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 20, 2025 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2022-2 dcarlon@kmlawgroup.com
Lawrence Willis	on behalf of Joint Debtor Kelley Fako ecf@westernpabankruptcy.com urfreshstrt@gmail.com;willislr88866@notify.bestcase.com
Lawrence Willis	on behalf of Debtor David Fako ecf@westernpabankruptcy.com urfreshstrt@gmail.com;willislr88866@notify.bestcase.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Robert Shearer	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2022-2 rshearer@raslg.com
Robert Shearer	on behalf of Creditor Federal Home Loan Mortgage Corporation rshearer@raslg.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 7